

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CARDENAS, EFRAIN

§ Case No. 08-14180

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§  
§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH R. VOILAND, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$203,620.00

Assets Exempt: \$18,620.00

Total Distribution to Claimants: \$0.00

Claims Discharged  
Without Payment: \$0.00

Total Expenses of Administration: \$1,700.14

3) Total gross receipts of \$ 1,700.14 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$1,700.14 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,962.83	1,962.83	1,700.14
PRIOR CHAPTER ADMIN. FFES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$0.00</b>	<b>\$1,962.83</b>	<b>\$1,962.83</b>	<b>\$1,700.14</b>

- 4) This case was originally filed under Chapter 7 on June 03, 2008.
- . The case was pending for 17 months.
- 5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.
- 6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/14/2009 By: /s/JOSEPH R. VOILAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

<b>DESCRIPTION</b>	<b>UNIFORM TRAN. CODE</b>	<b>\$ AMOUNT RECEIVED</b>
fraudulent transfer claim - Griselda Cardenas	1241-000	1,700.00
Interest Income	1270-000	0.14
<b>TOTAL GROSS RECEIPTS</b>		<b>\$1,700.14</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

<b>PAYEE</b>	<b>DESCRIPTION</b>	<b>UNIFORM TRAN. CODE</b>	<b>\$ AMOUNT PAID</b>
N/A			
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

<b>CLAIMANT</b>	<b>UNIFORM TRAN. CODE</b>	<b>CLAIMS SCHEDULED (from Form 6D)</b>	<b>CLAIMS ASSERTED</b>	<b>CLAIMS ALLOWED</b>	<b>CLAIMS PAID</b>
	N/A				
<b>TOTAL SECURED CLAIMS</b>		\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH R. VOILAND	2100-000	N/A	425.00	425.00	368.12
JOSEPH R. VOILAND	2200-000	N/A	45.01	45.01	38.99
Clerk of the U.S. Bankruptcy Court, N.D. IL	2700-000	N/A	250.00	250.00	216.54
JOSEPH R. VOILAND	3110-000	N/A	1,237.50	1,237.50	1,071.88
JOSEPH R. VOILAND	3120-000	N/A	5.32	5.32	4.61
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$1,962.83	\$1,962.83	\$1,700.14

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		N/A			
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		\$0.00	\$0.00	\$0.00	\$0.00

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 08-14180

Case Name: CARDENAS, EFRAIN

Period Ending: 11/14/09

Trustee: (330380) JOSEPH R. VOILAND

Filed (f) or Converted (c): 06/03/08 (f)

§341(a) Meeting Date: 06/30/08

Claims Bar Date: 01/14/09

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	6 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	real estate - 18 Monroe Ave., Elgin, IL	200,000.00	0.00	DA	0.00	FA
2	savings acct. - National City Bank	1,080.00	0.00	DA	0.00	FA
3	household goods	1,000.00	0.00	DA	0.00	FA
4	wearing apparel	150.00	0.00	DA	0.00	FA
5	1992 Toyota Previa	1,390.00	0.00	DA	0.00	FA
6	fraudulent transfer claim - Griselda Cardenas (u)	Unknown	43,314.00		1,700.00	FA
Int	INTEREST (u)	Unknown	N/A		0.14	Unknown
7	Assets      Totals (Excluding unknown values)	\$203,620.00	\$43,314.00		\$1,700.14	\$0.00

**Major Activities Affecting Case Closing:**

The Trustee has commenced an adversary proceeding against debtor's ex wife to recover a fraudulent transfer of debtor's interest in real estate.

Initial Projected Date Of Final Report (TFR): June 15, 2009

Current Projected Date Of Final Report (TFR): June 15, 2009

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-14180

Trustee: JOSEPH R. VOILAND (330380)

Case Name: CARDENAS, EFRAIN

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: 54-6849368

Account: \*\*\*-\*\*\*\*\*86-65 - Money Market Account

Period Ending: 11/14/09

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Money Market Account Balance
06/24/09	{6}	Colleen Thomas LTF	settlement proceeds	1241-000	1,700.00		1,700.00
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		1,700.07
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		1,700.14
09/02/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.00		1,700.14
09/02/09		To Account #*****8666	TRANSFER FUNDS FROM MONEY MARKET ACCT TO GENERAL ACCT TO CLOSE CASE	9999-000		1,700.14	0.00

ACCOUNT TOTALS	1,700.14	1,700.14	\$0.00
Less: Bank Transfers	0.00	1,700.14	
Subtotal	1,700.14	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1,700.14	\$0.00	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-14180

Trustee: JOSEPH R. VOILAND (330380)

Case Name: CARDENAS, EFRAIN

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: 54-6849368

Account: \*\*\*-\*\*\*\*86-66 - Checking Account

Period Ending: 11/14/09

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
09/02/09		From Account #*****8665	TRANSFER FUNDS FROM MONEY MARKET ACCT TO GENERAL ACCT TO CLOSE CASE	9999-000	1,700.14		1,700.14
09/02/09	101	JOSEPH R. VOILAND	Dividend paid 86.61% on \$1,237.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,071.88	628.26
09/02/09	102	JOSEPH R. VOILAND	Dividend paid 86.61% on \$5.32, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		4.61	623.65
09/02/09	103	JOSEPH R. VOILAND	Dividend paid 86.61% on \$45.01, Trustee Expenses; Reference:	2200-000		38.99	584.66
09/02/09	104	JOSEPH R. VOILAND	Dividend paid 86.61% on \$425.00, Trustee Compensation; Reference:	2100-000		368.12	216.54
09/02/09	105	Clerk of the U.S. Bankruptcy Court, N.D. II	Dividend paid 86.61% on \$250.00, Clerk of the Court Costs (includes adversary and other filing fees); Reference:	2700-000		216.54	0.00

ACCOUNT TOTALS	1,700.14	1,700.14	\$0.00
Less: Bank Transfers	1,700.14	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>1,700.14</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$1,700.14</b>	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****86-65	1,700.14	0.00	0.00
Checking # ***-****86-66	0.00	1,700.14	0.00
	<b>\$1,700.14</b>	<b>\$1,700.14</b>	<b>\$0.00</b>